

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : To Be Assigned
Applicant : Merrill Brooks SMITH, et al.
Filed : January 16, 2004
Title : SYSTEM AND METHOD FOR CONDUCTING A REFUND
TRANSACTION FOR A PIN-ACTIVATED ACCOUNT
TC/Art Unit : To Be Assigned
Examiner: : To Be Assigned

Docket No. : 64243.000006
Customer No. : **21967**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants are submitting herewith references listed on the attached Form PTO-SB/08A (modified) for consideration and to be made of record herein by the U.S. Patent and Trademark Office in the above-captioned application.

The references were previously made of record in corresponding patent applications 10/411,971, 10/253,243, 10/655,828 and 09/641,363 (now U.S. Patent No. 6,575,361)

The subject application is a Continuation-in-Part Application of U.S. Application No. 10/253,243 filed September 24, 2002; U.S. Application No. 10/655,828 filed September 5, 2003; U.S. Application No. 10/698,084 filed November 3, 2003; U.S. Application No. 10/411,971 filed April 11, 2003; U.S. Application No. 10/732,641 filed December 10, 2003. In accordance with 37 C.F.R. § 1.98(d), patent documents and published articles which were cited in the prior application are listed on the accompanying Form PTO-SB/08A, but copies of these documents are not enclosed as they were provided in the prior application.

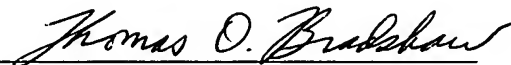
Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

It is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: January 16, 2004

By: 
Thomas D. Bradshaw
Registration No. 46,633

Hunton & Williams LLP
Intellectual Property Department
1900 K Street, N.W.
Suite 1200
Washington, DC 20006
(202) 955-1500 (telephone)
(202) 778-2201 (facsimile)
TDB:cdh

INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

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Applicant: Merrill Brooks SMITH et al.

Filing Date: January 16, 2004

Group: Unassigned

U.S. PATENT DOCUMENTS

Examiner Initial*		Document Number	Date	Name	Class	Subclass	Filing Date (if appropriate)
	1	5,577,109	11/19/96	Stimson et al.			
	2	5,918,909	7/6/99	Fiala et al.			
	3	6,000,608	12/14/99	Dorf			
	4	6,185,545	2/6/01	Resnick et al.			
	5	6,189,787	2/20/01	Dorf			
	6	6,208,851	3/27/01	Hanson			
	7	6,282,566	8/28/01	Lee, Jr. et al.			
	8	6,285,749	9/4/01	Manto			
	9	6,314,171	11/6/01	Dowens			
	10	6,315,206	11/13/01	Hansen et al.			
	11	6,333,976	12/25/01	Lesley			
	12	6,375,073	4/23/02	Aebi et al.			
	13	6,424,706	7/23/02	Katz et al.			
	14	6,434,379	8/13/02	Despres et al.			
	15	6,445,780	9/3/02	Rosset			
	16	6,588,658	7/8/03	Blank			
	17	6,592,035	7/15/03	Mandile			
	18	2002/0077076	6/20/02	Suryanarayana et al.			
	19	2002/0101966	8/1/02	Nelson			
	20	2002/0115424	8/22/02	Bagoren et al.			

Examiner:

Date Considered:

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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